

Information to identify the case:

Debtor 1	<u>Daxeshkumar M. Patel</u>	Social Security number or ITIN	xxx-xx-6153
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Sonalben D Patel</u>	Social Security number or ITIN	xxx-xx-7743
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-16441-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daxeshkumar M. Patel	Sonalben D Patel
aka Daxesh M. Patel, aka Daxeshkum M. Patel	aka Sonal D. Patel

7/20/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daxeshkumar M. Patel
 Sonalben D Patel
 Debtors

Case No. 18-16441-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db/jdb Daxeshkumar M. Patel, Sonalben D Patel, 10 Colts Gait Road, Marlton, NJ 08053-5710
 cr +Bank of Baroda, One Park Avenue, New York, NY 10016-5804
 517429633 +Bank of Baroda, Baroda Home Loan, 1 Park Ave, New York, NY 10016-5809
 517429634 Barclays/Sears, Cardmember Services, PO Box 8802, Wilmington, DE 19899-8802
 517429635 +Best Egg Loan, C/O Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666-4505
 517429641 Drive Card, PO Box 6403, Sioux Falls, SD 57117-6403
 517429643 Med-Eves HOA, Inc., c/o Midlantic Property Management, Inc., PO Box 52989,
 Phoenix, AZ 85072-2989
 517429647 Systems & Services Technologies Inc., PO Box 801997, Kansas City, MO 64180-1997

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Jul 21 2018 03:08:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2018 23:39:54 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 20 2018 23:39:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517429636 EDI: CAPITALONE.COM Jul 21 2018 03:08:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 517429637 EDI: CAPITALONE.COM Jul 21 2018 03:08:00 Capital One Bank NTL Assoc, 15000 Capital One Dr,
 Richmond, VA 23238-1119
 517429638 EDI: CAUT.COM Jul 21 2018 03:08:00 Chase, PO Box 901076, Fort Worth, TX 76101-2076
 517429639 +EDI: CITICORP.COM Jul 21 2018 03:08:00 Citi Bank/Monro-DC, PO Box 6497,
 Sioux Falls, SD 57117-6497
 517429640 EDI: DISCOVER.COM Jul 21 2018 03:08:00 Discover Bank, 2500 Lake Park Blvd,
 Salt Lake City, UT 84120
 517429642 EDI: TSYS2.COM Jul 21 2018 03:08:00 Macys/DSNB/AMEX, Bankruptcy Processing, PO Box 8218,
 Mason, OH 45040-8218
 517429645 EDI: RMSC.COM Jul 21 2018 03:08:00 SYNCB/CareCredit, Bankruptcy Dept., PO Box 965061,
 Orlando, FL 32896-5061
 517429646 EDI: RMSC.COM Jul 21 2018 03:08:00 SYNCB/Lowes, Bankruptcy Dept., PO Box 965060,
 Orlando, FL 32896-5060
 517429644 E-mail/Text: jennifer.chacon@spservicing.com Jul 20 2018 23:41:20
 Select Portfolio Services, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
 517429987 +EDI: RMSC.COM Jul 21 2018 03:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517429648 EDI: TFSR.COM Jul 21 2018 03:08:00 Toyota Financial Services, PO Box 8026,
 Cedar Rapids, IA 52409-8026
 517429649 EDI: WFFC.COM Jul 21 2018 03:08:00 Wells Fargo Card Services, PO Box 522,
 Des Moines, IA 50306-0522

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Jul 20, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Fred R. Braverman on behalf of Joint Debtor Sonalben D Patel bravelaw@comcast.net
Fred R. Braverman on behalf of Debtor Daxeshkumar M. Patel bravelaw@comcast.net
Rebecca Ann Solarz on behalf of Creditor Forethought Life Insurance Company
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6